Accessing financial benefits and support during the COVID-19 outbreak

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| On March 18, 2020, the Prime Minister announced a new set of economic measures to help stabilize the economy during this challenging period. These measures will provide up to $27 billion in direct support to Canadian workers and businesses. |

**All Indigenous People have access to these financial benefits.**

**First Nations, Inuit, Métis, regardless of where they reside**

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| IMPORTANT |
| Everyone is encouraged to file their 2018 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. ISC is working with CRA to explore simplified methods of accessing benefits. |

# Support for individuals and families

## [Increasing the Canada Child Benefit](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html) (must have filed your 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 in addition to your regular payment.
* **No need to re-apply.**
* To apply, click [here](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html) or call 1-800-387-1193; or, for Yukon, Northwest Territories and Nunavut: 1-866-426-1527.

## [Special Goods and Services Tax credit payment](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-apply.html) (must have filed your 2018-tax return)

* There will be a one-time special [Goods and Services Tax credit](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html) payment by early May available for low- and modest-income families.
* The average additional payment will be 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.**

## [Extra time to file income tax returns](https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html)

* For individuals (other than trusts), the tax return filing due date will be extended 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 will not incur interest or penalties.

## [Mortgage support](https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19)

* 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 deferral.
* If a lender approves a payment deferral on a Ministerial Loan Guarantee, no extra approval from ISC is needed, unless the terms and conditions of the payment deferral exceed the existing Ministerial Loan Guarantee.

# Support for people facing unemployment, who are sick, quarantined, impacted by self-isolation or are unable to work

## [The new Canada Emergency Response Benefit](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit)

* This new financial support, which provides a taxable benefit of $2,000 a month for up to 4 months, will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via telephone. More information will be shared soon. Click [here](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit) for more information.
* Register for direct deposit on CRA's [My Account](https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html) for the quickest and most reliable way to get benefit and credit payments.

## [Improved access to Employment Insurance sickness](https://www.canada.ca/en/services/benefits/ei/ei-sickness.html) benefits

* If you are sick, quarantined or have been directed to self-isolate, the Government of Canada will waive the requirement to provide a medical certificate to access EI sickness benefits. Click [here](https://www.canada.ca/en/services/benefits/ei/ei-sickness.html) to apply.

## [Apply for Employment Insurance](https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html)

* Apply online first for regular EI benefits at [Employment Insurance](https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA) or call toll-free: 1-800-206-7218. You will be automatically enrolled in the Canada Emergency Response Benefit if you are eligible.

**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**



# Support for Indigenous communities and people who are vulnerable

## [A new Indigenous Community Support Fund](https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198)

* The [Indigenous Community Support Fund](https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198) will provide $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 will be available for regional and urban Indigenous organizations supporting their members living away from their communities, and to regional organizations such as Friendship Centres and the Métis Settlements General Council of Alberta.
* A call for proposals will be launched shortly for the regional and urban Indigenous organizations fund.

## [Enhancing the Reaching Home initiative](https://www.canada.ca/en/employment-social-development/programs/homelessness.html)

* 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](https://www.canada.ca/en/employment-social-development/services/funding/homeless.html).

## [Support for women’s shelters and sexual assault centres](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#support_women_shelters_and_sexual_assault_centers)

* 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 network of 46 emergency shelters on reserve and in Yukon to support Indigenous women and children fleeing violence.

## [Support for First Nations and Inuit health](https://www.sac-isc.gc.ca/eng/1584819394157/1584819418553)

* Funding 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.
* 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
  + Address immediate needs in the short term
* A [community guide](https://www.sac-isc.gc.ca/eng/1584819394157/1584819418553) 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 Emergency Management on reserve](https://www.sac-isc.gc.ca/eng/1534954090122/1535120506707)

* First Nation communities on reserve may need emergency assistance services that can be provided through the [Emergency Management Assistance Program (EMAP).](https://www.sac-isc.gc.ca/eng/1534954090122/1535120506707)
* 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 seniors

## [Reduced minimum withdrawals for Registered Retirement Income Funds](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds)

* A new measure in place to reduce the required minimum withdrawal amounts from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

# Support for students and recent graduates

## [A pause on the repayment of Canada Student Loans](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds)

* Effective March 30, we are placing a six-month interest-free pause on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.
* **Students do not need to apply for the repayment pause.**

# Support for businesses

There are also suite of measures which have been released to support businesses. These include support to avoid layoffs, access to credit, and more. Visit the Government of Canada’s [COVID-19 Economic Response Plan](https://www.canada.ca/en/department-finance/economic-response-plan.html) for details.

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| For more information, visit the Government of Canada’s[COVID-19 Economic Response Plan](https://www.canada.ca/en/department-finance/economic-response-plan.html) |