

Government Assistance Measures Individuals

Table of Contents

[Page 02: Canada emergency response benefit](#)

[Page 03: Incentive program to retain essential workers \(IPREW\)](#)

[Page 04: Income tax returns](#)

[Page 05: Mortgages and rent](#)

[Page 06: Property taxes](#)

[Page 07: Household expenses](#)

[Page 08: Loans and credit cards](#)

[Page 09: Student loans](#)

[Page 10: Programs for students](#)

[Page 11: Instalment payments](#)

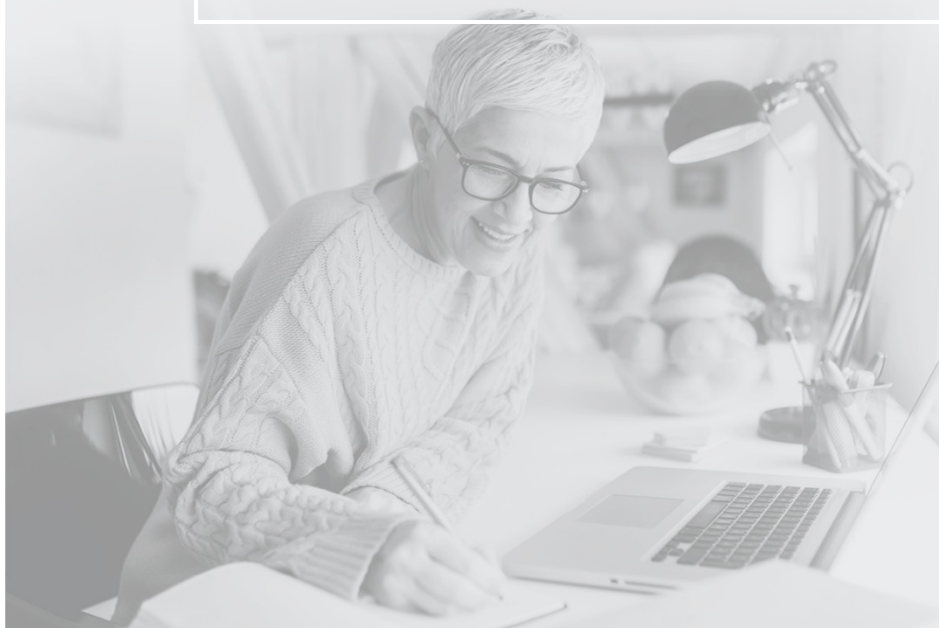
[Page 12: GST credit](#)

[Page 13: Support payments](#)

[Page 14: Canada Child Benefit](#)

[Page 15: Childcare](#)

[Page 16: RRIF and LIF](#)



Updated: May 14, 2020

Canadian Emergency Response Benefit (CERB)



What is the monetary compensation?

- ✓ For now, \$2,000 per month, taxable
- ✓ Maximum of 16 weeks
- ✓ Measure in effect from March 15, 2020, to October 3, 2020
- ✓ The federal government is looking at the possibility of making the benefit non-taxable

Who is eligible?

- ✓ Workers who are 15 or older
- ✓ Workers who earned at least \$5,000 in 2019 or within the last 12 months, including:
 - Workers who received Quebec Parental Insurance Plan (QPIP) benefits for maternity, paternity or adoption leave
- ✓ Workers who have lost wages or employment insurance benefits for at least 14 consecutive days in the initial four-week period for reasons associated with COVID-19, including:
 - Self-employed workers
 - Business owners, regardless of the percentage of shares
 - Contract workers
- ✓ Workers with an income of \$ 1,000 and less per month.¹
- ✓ Seasonal workers and regular workers who will have exhausted their rights to employment insurance benefits and who will not be able to return to work because of COVID-19.¹
- ✓ Must not have access to other sources of income over \$ 1,000 per month

Who is ineligible?

- ✓ Workers receiving employment insurance benefits
- ✓ Workers receiving QPIP benefits (maternity or parental benefits)

How to apply for the CERB?

There is a dedicated website. Workers can apply for the CERB online.

When will I receive the benefit?

No more than ten (10) days after applying

What happens when my benefits end?

Workers who cannot return to work for reasons associated with COVID-19 can apply for employment insurance if eligible.

¹These new measures announced on April 14, 2020 are retroactive to March 15, 2020.

Incentive Program to Retain Essential Workers



Incentive Program to Retain Essential Workers (IPREW)

What is the amount?

They will receive \$100 for each week of qualifying work, retroactively to March 15, 2020, for a maximum of 16 weeks. After this limit, the services end. The assistance is retroactive from March 15 to November 15, 2020.

To be eligible, workers must:

- ✓ Work part-time or full-time in an essential service sector during the program period
- ✓ Receive gross wages of \$550 or less per week
- ✓ Have an annual employment income of \$5,000 to \$28,600 for 2020
- ✓ Be at least 15 years old when applying for assistance under the program
- ✓ Have been a resident of Quebec on December 31, 2019, and plan to reside in Quebec throughout 2020

Workers are not eligible if:

- ✓ You receive Canada's emergency benefit
- ✓ You receive an employment insurance
- ✓ You receive Temporary Aid for Workers Program (PATT) COVID-19

How to apply if eligible?

Your request for IPREW services must be made online at "My account for individuals" and you must be registered for direct deposit online. You can apply starting May 19, 2020.

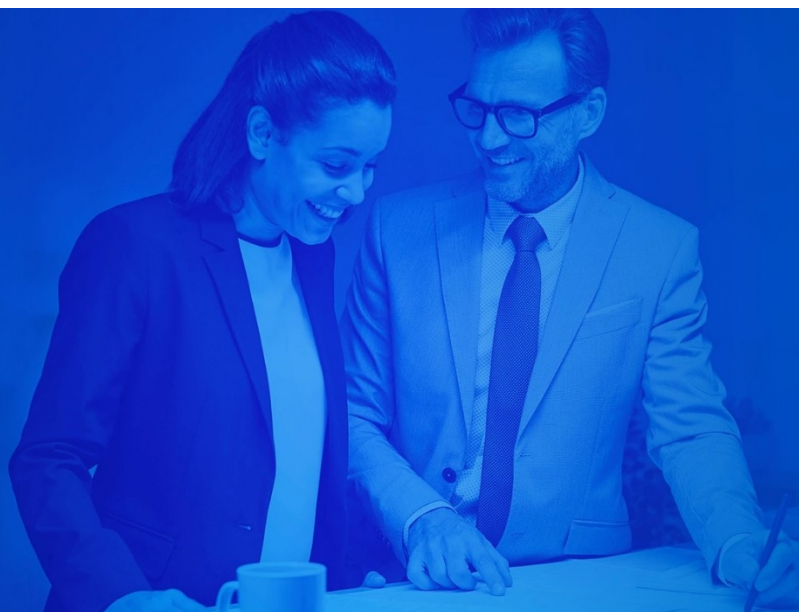
What happens if your 2020 income exceeds \$28,600?

Eligibility for the program is based on the income you will earn in 2020 and not on your income in 2019. During the year, if you realize that your income will exceed \$28,600, immediately notify Revenu Québec. You will have to reimburse any service beyond the maximum of \$28,600, without penalty. However, if you wait until the declaration of your income for the year 2020 to repay this amount, you will have to repay the amounts received in excess and you could receive a penalty equivalent to 50% of the amount paid.

Coordination with federal

The federal government is developing a similar program with each province – Details will follow for the Temporary Wage Supplement for Essential Low-Income Workers.

Income tax return



Relief measures – Canada Revenue Agency and Revenu Québec

Income tax return (*)

Revenu Québec

Individuals: June 1, 2020

Corporations: May 1, 2020

Canada Revenue Agency:

Individuals: June 1, 2020

Trusts with a tax year end date of December 31, 2019: May 1, 2020

Payment of tax due

Revenu Québec:

Individuals: September 1, 2020

Canada Revenue Agency:

Individuals: September 1, 2020

Corporations with a balance due for the period of March 18, 2019, to September 1, 2020: to September 1, 2020 or later (August 31 and later at the provincial level)

Trusts: September 1, 2020

Payment of the GST and the QST

Deferral of quarterly payment scheduled March 31, 2020, to June 30, 2020, and monthly payments for February to April 2020 inclusive scheduled for June 30, 2020.

(*) If you are entitled to a refund, please file your return as soon as possible to receive it.

Source: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Mortgages and rent

Relief measures – financial institutions

Mortgages

Mortgage payments are **postponed, not cancelled**.

Canadian banks, through the Canadian Bankers Association (<https://cba.ca/?l=en-us>), have agreed to put in place relief measures for clients affected by the COVID-19 crisis.

- ✓ Mortgage payments can be deferred for up to six months.
- ✓ They encourage clients to contact them regarding the terms that may apply to their situation.

Desjardins Group has taken a similar position and encourages its clients to call 1-800-CAISSES (224-7737) for more information about these measures.

The Canadian Mortgage and Housing Corporation (<https://www.cmhc-schl.gc.ca/en/media-newsroom/coronavirus-update>) provides support regarding the various arrangements which can be made between the institution and the client:

- ✓ Payment deferral
- ✓ New loan amortization period
- ✓ Capitalization of unpaid interest

Rent

As at March 27, 2020, **no accommodating measures** had been put in place.

Measures the *Front d'action populaire en réaménagement urbain* (FRAPRU) and the *Regroupement des comités de logement et associations de locataires du Québec* (RCLALQ) want the various levels of government to take:

- ✓ Emergency assistance for those who are having trouble paying their rent
- ✓ Extend the lease renewal extension deadline by a month
- ✓ Suspension of *Régie du logement* eviction hearings and of the effects of certain judgments was announced on March 16, 2020

Property taxes

Relief measures

The *Ministère des Affaires Municipales et de l'Habitation* (ministry of municipal affairs and housing) website (<https://www.mamh.gouv.qc.ca/ministere/coronavirus-covid-19/> - French only) indicates that the *Cities and Towns Act* and the *Act respecting Municipal Taxation* give municipalities the power to:

- ✓ Change the interest on late payments
- ✓ Cancel penalties on late payments
- ✓ Amend the payment schedule and delay payments

Several cities in Quebec have made the decision to provide relief, including:

- ✓ Cancelling interest
- ✓ Cancelling penalties
- ✓ Extending payment deadlines

Transfer taxes are also covered by these measures.

Each municipality has adopted its own measures.

Residents should contact their municipality's administrative offices to learn more.

As at April 3, 2020, the following municipalities have put in place relief measures: Coaticook, Drummondville, Gatineau, Granby, Lac-Mégantic, Laval, L'Ancienne-Lorette, Lévis, Longueuil, Montreal, Quebec City, Rivière-du-Loup, Saguenay, St-Bruno-de-Montarville, St-Denis-de-Brompton, St-Lambert, Sherbrooke, Trois-Rivières, Varennes and Victoriaville.

Source: <https://www.cfib-fcei.ca/en/advocacy/employment-and-labour/quebec-municipalities-during-covid-19-what-are-they-doing-support>

Household expenses

Relief measures to reduce household expenses

Hydro-Québec

The accommodation measures announced are as follows:

- ✓ No service interruptions for non-payment
- ✓ No administration charges for late payments or unpaid bills
- ✓ No penalties on unpaid bills
- ✓ Residential connection service still available upon request

Online payment agreement possible via the Hydro-Québec website, at <http://www.hydroquebec.com/residential/>

Énergir (Gaz Métro)

For both individual and business clients:

- ✓ Recovery procedures suspended indefinitely
- ✓ Late payment fee billing suspended

Énergir invites those clients experiencing financial difficulties to contact its Customer Service Department for an assessment. <https://www.energir.com/en/covid-19/>

Bell and Vidéotron

Several accommodation measures regarding:

- ✓ Residential and business internet packages
- ✓ Phone line fees
- ✓ Free channel previews

Contact your service provider or visit their website for more information.

Loans and credit cards

Relief measures – Financial institutions

Personal loans, auto loans and credit cards

Financial institutions have put in place various relief measures to accommodate their clients during the crisis, including monthly payment deferrals (for up to six months at most institutions).

- ✓ Financial institutions ask their clients to contact them via their website for more information.

Credit card interest

Since April 08, 2020, several financial institutions have followed the request of the Prime Minister of Canada, Justin Trudeau, to grant a reduction in interest rates on the balances appearing on their customers' credit cards.

- ✓ In a press release dated April 2, 2020, Desjardins Group announced that it would lower credit card interest rates to 10.9% effective April 8, 2020.
- ✓ Effective April 08, 2020, RBC, BMO, BNC, CIBC and Scotia Banks are offering interest rate reductions on their credit cards to customers who have requested a deferred payment due to COVID19.

Sometimes, carrying over the balance to a new credit card can lower the interest cost for the first few months of membership (for up to ten months at most institutions). Credit card holders should do their research.

Websites : [https://www.mbna.ca/fr/cartes-de-credit/comparer-cartes-de-credit/quebec/?cm_sp=:GOOGLE:Quebec+-+Brand+-+FR+-+Google+\(19_S_CC_CTM_AO_ACO_FR_BRA\):DIF:Brand+-+General+-+FR+-+All&gclid=EAlalQobChMIrcO-mZbZ6AIVka_ICh2KLwgXEAAAYASAAEgIWCfD_BwE&gclsrc=aw.ds](https://www.mbna.ca/fr/cartes-de-credit/comparer-cartes-de-credit/quebec/?cm_sp=:GOOGLE:Quebec+-+Brand+-+FR+-+Google+(19_S_CC_CTM_AO_ACO_FR_BRA):DIF:Brand+-+General+-+FR+-+All&gclid=EAlalQobChMIrcO-mZbZ6AIVka_ICh2KLwgXEAAAYASAAEgIWCfD_BwE&gclsrc=aw.ds)

<https://www.bmo.com/principal/particuliers/cartes-de-credit/sans-frais/>

<https://www.scotiabank.com/ca/fr/particuliers/cartes-de-credit/comparez-cartes-de-credit.html>

Student loans



Student loan relief measures

Moratorium on Canadian student loan repayments.

From March 30 to September 30, 2020, student loan borrowers will not be required to repay their loan or pay interest on their loan. This measure includes preauthorized payments.

Students are not required to apply for the loan repayment suspension.

Source: <https://www.quebec.ca/en/education/student-financial-assistance/repayment/>

Programs for students



Programs for students

Canada emergency response benefit for students

Who is eligible?

Students and new graduates who are not eligible for CERB or employment insurance or who cannot work due to COVID-19.

How much?

- ✓ \$ 1 250 per month from May to August 2020.
- ✓ \$ 1,750 per month if the student has dependents or is disabled.

How to apply?

More details are to come.

Canadian Student Volunteer Grant

How much?

A scholarship of \$ 5 000 will be awarded for studies in the fall of 2020.

Goal

Obtain qualifications while helping the community during the COVID-19 pandemic.

How to apply?

Through the “Je veux aider” platform.

Changes to the Canada Student Loans Program

How much?

- ✓ Double the scholarships for eligible students for the year 2020-2021:
 - \$ 6,000 for full-time students
 - \$ 3 600 for part-time students
- ✓ Maximum weekly amount increased for 2020-2021 from \$ 210 to \$ 350

How to apply?

Apply to the Standard Canada Student Loans Program. In addition, the eligibility criteria are expanded for the year 2020-2021.

There are also other programs for students. For more information refer to the following link:

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

Instalment payments



Relief measures – Canada Revenue Agency and Revenu Québec

Instalment payments:

Revenu Québec:

The payment of June 15, 2020, is postponed to September 1, 2020.

Canada Revenue Agency:

The payment of June 15, 2020, is postponed to September 1, 2020.

Source: <https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/>
<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

GST credit



Relief measures - GST credit

Until May, the GST credit will be increased for **low-income** individuals.

This measure could represent up to \$400 for a single person and up to \$600 for a couple.

It is not necessary to apply for this credit. If you are eligible, you will receive it automatically.

Source : <https://cftp.recherche.usherbrooke.ca/outils-ressources/guide-mesures-fiscales/credit-impot-tps-tvh/>

Support payments



Relief measures – Revenu Québec

Individuals still receiving an income:

If the individual continues to earn an income, support payments will continue to be collected.

Individuals who have lost their job or whose income has been cut:

The individual will be required to make a bank transfer to make their support payment. The amount of the payment may be reassessed based on the benefits to which the payer is eligible.

Source: <https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/>

Canada Child Benefit

Relief measures – Government of Canada

An additional \$300 per child has been allotted via the Canada Child Benefit (CCB) for 2019-2020. This measure represents approximately \$550 more for an average family.

This benefit will be paid with the CCB payment in May.

Those who already receive the CCB do not need to apply for this benefit.

Source: <https://cftp.recherche.usherbrooke.ca/outils-ressources/guide-mesures-fiscales/allocation-canadienne-enfants/>

Childcare



Relief measures - Revenu Québec

Advance childcare payments:

Three (3) options are available:

- ✓ Do nothing: you may have to repay a portion of these payments until you file your income tax return in the spring of 2021.
- ✓ Reduce the number of eligible days: payments will be lower until the end of the year.
- ✓ Stop your payments: you must; however, apply again once daycares reopen.

Source: <https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-childcare-expenses/advance-payments/>

Relief measures for seniors

Temporary relief measures for minimum RRIF and LIF withdrawals

Reduction of the minimum RRIF withdrawal amount

- ✓ The minimum RRIF withdrawal amount can be reduced by 25% for 2020.
- ✓ This temporary measure is aimed at reducing the impact of withdrawals following the stock market slump.
- ✓ No information is currently available regarding how this measure will be rolled out for clients of iA Financial Group.

LIF relief measures (provincial measure)

This measure to temporarily loosen life income fund (LIF) withdrawal rules could be subject to specific legislative provisions when Parliament returns.

For more information, contact the supplemental pension plans directorate [by phone](#) or by email at: rcr@retraitequebec.gouv.qc.ca.

Annuitants between the ages of 65 and 69 as at December 31, 2019

Those who have a LIF may receive temporary income in 2020 under the same conditions as those enjoyed by those aged 54 to 64 as at December 31, 2019.

This temporary measure allows them to receive this income of up to 40% of the maximum pensionable earnings of \$23,480 in 2020.

Annuitants between the ages of 65 and 69 as at December 31, 2019

The key changes with respect to LIFs are the following:

- ✓ Income from other sources, such as employment income, are no longer considered.
- ✓ Based on the terms of the contract, LIF holders can make a lump-sum withdrawal or a series of withdrawals in 2020.
- ✓ It is possible to have more than one LIF.

Non-taxable single payment and an extension of payments

Old Age Security (OAS) annuitants will automatically receive a non-taxable \$ 300 lump sum. For seniors eligible for the Guaranteed Income Supplement (GIS), there will be an additional lump sum payment of \$ 200, for a total of \$ 500. In addition, an extension of the GIS and seniors' allowance payments until September 30, 2020, in the event that the 2019 tax return has not yet been completed.