

ECONOMIC SUPPORTS FOR FIRST NATIONS RELATING TO COVID-19

Program/ Initiative	Description	Who is Eligible?	What Support is Available?	Links For More Information	Potential Challenges for Indigenous Access
INDIVIDUAL ECONOMIC SUPPORT					
Canadian Emergency Response Benefit (CERB) <i>Canada Revenue Agency with Service Canada</i>	<p>Taxable pay replacement benefit for eligible workers who have lost their income due to COVID-19.</p> <p>If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.</p>	<p>Workers who:</p> <ol style="list-style-type: none"> 1. are unable to work due to COVID-19 and do not have access to paid leave or other income support; 2. are sick, quarantined or taking care of someone who is sick. 3. are staying home without pay to care for children that are sick or need additional support because of daycare/school closure. 4. 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. 5. would not otherwise be eligible for Employment Insurance. <p>You may be entitled to Employment Insurance (EI) regular benefits if you:</p> <ul style="list-style-type: none"> - were employed in insurable employment; - lost your job through no fault of your own; - have been without work and without pay for at least seven consecutive days in the last 52 weeks; - have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter; - are ready, willing and capable of working; and - are actively looking for work (you must keep a written record of employers you contact, including when you contacted them). 	<p>Up to \$2,000 per month for 4 months.</p> <p>Support is determined on a case-by-case basis.</p>	<p>https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Individuals who have not filed their 2018 tax return or do not have an active CRA account</p> <p>Individuals without a Social Insurance Number</p> <p>Individuals that do not have a bank account</p> <p>Individuals who require in-person access to a financial institution</p> <p>Individuals who cannot provide proof of income</p>
Employment Insurance (EI) <i>Employment and Social Development Canada with Service Canada</i>	<p>Employment Insurance provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.</p>	<p>You may be entitled to Employment Insurance (EI) regular benefits if you:</p> <ul style="list-style-type: none"> - were employed in insurable employment; - lost your job through no fault of your own; - have been without work and without pay for at least seven consecutive days in the last 52 weeks; - have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter; - are ready, willing and capable of working; and - are actively looking for work (you must keep a written record of employers you contact, including when you contacted them). 	<p>Support is determined on a case-by-case basis.</p>	<p>https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Individuals who do not pay into Employment Insurance</p> <p>Individuals without a Social Insurance Number</p> <p>Individuals that do not have a bank account</p> <p>Individuals who require in-person access to a financial institution</p>
Canada Child Benefit (CCB) <i>Canada Revenue Agency with Employment and Social Development Canada</i>	<p>One-time enhancement to support of the existing Canada Child Benefit (CCB).</p>	<p>All primary caregivers of children under 18 years of age. If you already receive this benefit there will be no need to apply. To apply, click on the link for more information or call 1-800-387-1193.</p>	<p>An additional one-time payment of \$300 per child will be added to May 2020 payments.</p>	<p>https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html</p>	<p>Individuals who are not registered for the CCB</p> <p>Individuals who do not have up-to-date information with CRA.</p> <p>Individuals without a Social Insurance Number</p> <p>Individuals that do not have a bank account</p> <p>Individuals who require in-person access to a financial institution</p>
GST Payment – Additional COVID-19 <i>Canada Revenue Agency</i>	<p>To assist individuals and families with low and modest incomes offset all or part of the GST or HST that they pay.</p>	<p>A Canadian resident for income tax purposes the month before and at the beginning of the month. The individual must make a low/modest income (please see website for further details) and also need to meet one of the following criteria you:</p> <ul style="list-style-type: none"> - are at least 19 years old - have (or had) a spouse or common-law partner - are (or were) a parent & live with your child <p>Eligibility is confirmed when income taxes are filed.</p>	<p>An additional payment will be provided April 9, 2020 automatically if you normally receive the GST/HST credit and have filed a 2018 tax return.</p>	<p>https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthtsc-increase.html</p>	<p>Individuals who have not filed their 2018 tax return or do not have an active CRA account</p> <p>Individuals without a Social Insurance Number</p> <p>Individuals that do not have a bank account</p> <p>Individuals who require in-person access to a financial institution</p>

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INDIVIDUAL ECONOMIC SUPPORT (continued)					
Income Tax Deadline Extension <i>Canada Revenue Agency</i>	To allow filers additional time to file their taxes for 2019.	All are eligible who are expected to file income tax. The	Extension of deadline for filing from April 30, 2020 to June 1, 2020. This will mean no interest and penalty fees for funds owing if paid by September 1, 2020.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/important-dates-individuals.html	Not applicable
Government of Ontario's Action Plan	Helping families pay for extra costs associated with school and daycare closures during the COVID-19 outbreak	All primary caregivers of children under 12 years of age.	One-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including children enrolled in private schools.	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html	To Be Determined
Mortgage Support <i>Various Canadian Financial Institutions</i>	To help home owners by providing flexible mortgage payment plans.	To determine eligibility, please contact your financial institution.	Flexible mortgage payment options	https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19	Not applicable
Reduced Withdrawals from Registered Retirement Income Funds (RRIF's)	To provide relief to the elderly population.	All Canadians with Registered Retirement Income Funds (RRIFs).	A reduction in the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html	Not applicable
Canada Student Loans	To provide measures to decrease the student loan costs.	All recipients of Canada Student Loans need not apply – this is automatic.	Effective March 30, 2020, a six month interest-free pause on repayments is in place. No payments will be required and interest will not accrue.	https://www.canada.ca/en/employment-social-development/corporate/notice/coronavirus.html	Not applicable

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BUSINESS ECONOMIC SUPPORT					
GST/HST Business Remittances <i>Canada Revenue Agency</i>	To provide Canadian businesses with more time to complete their required GST/HST remittance and payments.	All Canadian businesses collecting GST/HST	GST/HST remittances or payments owing will be deferred without interest until June 2020.	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html	This will only apply to Indigenous businesses who collect GST/HST
Federal Wage Subsidies <i>Canada Revenue Agency</i>	This initiative aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.	Eligible employers would include individuals, taxable corporations, and partnerships consisting of eligible employers as well as non-profit organizations and registered charities. This subsidy would be available to eligible employers that see a drop of at least 30 per cent of their revenue (see <i>Eligible Periods</i>). In applying for the subsidy, employers would be required to attest to the decline in revenue.	Up to 75 per cent for qualifying businesses, for up to 3 months, retroactive to March 15, 2020 for up to 12 weeks.	https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html	Public bodies would not be eligible for this subsidy. Public bodies include municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals.
FCC COVID-19 Support Program <i>Farm Credit Canada</i>	To ensure producers, agribusinesses and food processors can remain focused on business-critical functions during the COVID-19 pandemic.	Any current Farm Credit Canada loan holders.	Deferral of principal and interest payments up to six months for existing loans; or a deferral of principal payments up to 12 months.	https://www.fcc-fac.ca/en/covid-19/program-details.html	Not applicable
Work-Share Program <i>Employment and Social Development Canada</i>	To help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer.	Employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers. The Canadian employer must have operated year round for at least two years, be privately owned business, a publicly held company or a not-for-profit organization. Please see the website for additional details.	EI supports available to employee based on case by case basis.	https://www.canada.ca/en/employment-social-development/services/work-sharing.html	Indigenous businesses who are not registered with CRA Indigenous business who have not operated for at least two years This program is not available for public sector employers, including government or publicly-owned corporations.
Canada Emergency Business Account <i>BDC with Various Canadian Financial Institutions</i>	Business Credit Availability Program – To Be Determined	To Be Determined	To Be Determined	https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19	Indigenous businesses who are already unable to secure financing with traditional financial institutions may have challenges meeting the financial institution requirements
Co-Lending Program for Small and Medium-Sized Enterprise	Business Credit Availability Program - To Be Determined	To Be Determined	To Be Determined	https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19	To Be Determined when program is rolled out – expected to be April 17, 2020
Loan Guarantee for Small and Medium Sized Enterprises <i>Export Development Canada</i>	Business Credit Availability Program To Be Determined	To Be Determined	To Be Determined	https://www.edc.ca/en/campaign/coronavirus-covid-19.html	To Be Determined when program is rolled out – expected to be April 17, 2020.

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FIRST NATION COMMUNITY ECONOMIC SUPPORT					
Release of Existing funding halts	To provide liquidity (i.e. cash-in-hand) to First Nations.	All existing funding halts or pooled funding due to reporting issues have been released to ensure increased funding in hand for all Ontario First Nations	Individual First Nations' previous funding halts or pools vary in size.	Communicated by ISC Ontario Region at Fiscal Year End	Not applicable
<i>Indigenous Services Canada</i>					
Lands and Economic Development Services Program – Ontario	To provide liquidity (i.e. cash-in-hand) to First Nations..	The total annual economic development core allocation for this year, 2020-2021 for First Nations in Ontario will be released immediately.	All First Nations in Ontario	Communicated by ISC Ontario Region through e-mail to Chiefs.	Not applicable
<i>Indigenous Services Canada</i>					
Practical Services Support	To provide support for practical services to Canadian seniors.	\$9 million through United Way Canada for local organizations to support practical services to Canadian seniors.	Eligible services include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.	http://www.unitedway.ca/how-we-help/find-your-uw/	Not applicable
Mental Health Support	To provide additional resources for kids mental health support.	All Canadians	\$7.5 million provided to the kids help phone to support mental health.	https://kidshelpphone.ca/	Not applicable