

Benefits

Government of Canada

For all Government of Canada COVID-19 supports, see the [COVID-19 Response Plan](#). The [Canada COVID-19 Support App](#) provides the latest updates, trusted resources.

The City has created a [FAQ for Accessing Federal Income Support](#) that provides additional clarity on the current process for accessing federal support for employees whose income has been impacted by the response to COVID-19.

Canada Child Benefit

The [Canada Child Benefit](#) has been increased to an extra \$300 per child. This benefit will be delivered as part of the scheduled payment in May. Those who already receive the benefit don't need to re-apply.

Government of Alberta

For all Government of Alberta COVID-19 supports see [Alberta's Covid-19 Response](#).

Income Tax

The Canadian Revenue Agency (CRA) has made recent [changes to taxes and benefits](#), including [changes to income tax filing and payment dates](#). Most notably, the deadline to file taxes is now June 1, 2020 and taxpayers will have until September 1, 2020 to pay taxes owed.

[Tax slips](#) are prepared by the taxpayer's employer, payer, or administrator. Taxpayers should have received most of their slips and receipts by the end of February. However, T3, and T5013 slips do not have to be sent before the end of March.

Most taxpayers can [file taxes online](#) with Netfile, the electronic tax-filing service that lets taxpayers do personal taxes online and send income tax and benefit returns directly to the CRA. The [2019 Income Tax Package](#) can be ordered online.

Housing and Utilities

Mortgage

- Mortgage holders facing financial stress may be eligible for a [mortgage payment deferral](#) up to six months to help ease the financial burden associated with COVID-19.
- Mortgage holders should visit their bank's website for the latest information on mortgage deferrals.
- The deferral is an agreement between the mortgage holder and their lender, and is one that typically, involves an agreement to pause or suspend mortgage payments for a certain amount of time.
- The COVID-19 Mortgage Payment Deferral program will be ongoing. Mortgage holders can apply at any time during this outbreak. This means that mortgage holders will not face a deadline for having to seek relief.

Rent

New protections under [Suspending Eviction Enforcement](#) and [Rent Payment Plans](#) are in place for residential and mobile homes site tenants facing financial hardship due to COVID-19:

- Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020.
- Rents on residential properties or mobile home sites will not increase while Alberta's State of Public Health Emergency remains in effect.
- Late fees cannot be applied to late rent payments until June 30, 2020 and cannot be collected retroactively for this time.
- Landlords and tenants need to work together to develop payment plans while COVID-19 is being managed.
- Landlords can still file applications and receive orders for possession if the reason for the eviction is unrelated to rent and/or utility payments, or if a tenant refused to negotiate or comply with a payment plan.

Utility Payment Deferral

Under the Government of Alberta's [Utility Payment Deferral](#), Albertans who are experiencing financial hardship directly related to the COVID-19 pandemic can work with their utility company to defer electricity and natural gas bills until June 18, 2020 without any late fees or added interest payments. In addition, no Albertan can be cut off from these services or see their services reduced during this period.

- Natural gas or electricity providers should be contacted directly to arrange for a deferral and repayment plan.
- The deferral can be signed up for at any time, however, the deferral ends on June 18, 2020. After June 18, the agreed upon repayment plan will be implemented. Payments will be required at the end of the deferral period, but you will not be required to pay for the entirety of the deferral on June 18.
- For support in negotiating a repayment plan or in resolving any service or billing issue, contact the [Utilities Consumer Advocate](#). They may also help with resolving issues between consumers and utility

providers, provide advice and information on how to shop for electricity and natural gas service and answer questions regarding utilities.

Household Finances

Debt Management

- [Money Mentors](#) is an Alberta based non-profit credit counselling, debt consolidation and financial education agency. [Contact the Edmonton office](#) where counsellors are available by phone or skype by calling 1-888-294-0076. Need assessments and counselling services are free.
- [Credit Counselling Society](#) is a registered, non profit service for consumers providing free credit counselling, budgeting help and debt consolidation options.
- The Financial Consumer Agency of Canada (FCAC) has [recommendations](#) for getting help from a credit counsellor.
- [Moratorium on the Repayment of Canada Student Loans](#)- Effective March 30, 2020, all student loan borrowers will automatically have their repayments suspended until September 30, 2020. During this time, borrowers will not have to make any payments and interest will not accrue. Borrowers do not need to apply for the pause on repayment and pre-authorized debits will be stopped.
- Some Canadian banks and financial institutions are offering [reduction of interest rates](#) of up to 50% for existing credit card balances. Individuals should check with their financial institution for details.

Budgeting

- [Budget calculator](#) (Government of Canada)

Financial Planning

With significant changes to household finances, some individuals turn to Financial Advisors or Financial Planners for direction. The FCAC has [suggestions about how to choose](#) and [FP Canada](#) maintains a tool for finding a local professional financial planner and for verifying their certification status.

Consumer Safety

As COVID-19 continues to spread globally, so do new associated frauds scams. Learn about current scams and frauds, protection strategies and on-line banking suggestions with FCAC's [Managing financial health in challenging times](#) and the Ontario Securities Commission's [Protecting Against Fraud](#). The FCAC has recently provided an updated [fraud alert](#).

Payday Loans offer short-term loans with high fees that make it a very expensive way to borrow money. The FCAC has provided [information about payday loans](#), specifically concerning what to expect, associated costs, what happens when loans aren't repaid on time and alternative options.

General On-Line Financial Information and Resources

- [Edmonton Financial Empowerment Collaborative](#) - Provides information about resources and supports to help visitors to the site earn, save and build towards a stable and secure financial future.
- [Government of Canada's Managing Financial Health in Challenging Times](#) - The Government of Canada is taking action to help Canadians manage their finances during COVID-19.
- [The Financial Consumer Agency of Canada \(FCAC\)](#) - The FCAC has many educational resources on budgeting, credit, savings, debt management and more. Interactive tools and calculators can also help you maintain good financial health during these challenging times.
- [Get Smarter About Money](#) (Ontario Security Commission) - [COVID-19 and your Money](#)
- [You Can Benefit](#) - an accessible online benefit navigator for Edmontonians.
- Sign up for the [COVID-19 Emergency Supports Newsletter](#) - distributed regularly by the Community Well-Being section of the City of Edmonton.

211 Alberta - Complete List of COVID-19 Related Community Resources

[211 Alberta - List of COVID-19 Related Resources](#) - A provincial directory of community, health, social and governmental organizations and services

- [Edmonton Specific Resources](#) (e.g. food security, clothing, family support services)