

# COVID-19: Learn about the benefits available

## Support for individuals

### A family of 3 with an income of \$67,200 in 2018

**Micheline and Laura** are a First Nations couple living off-reserve in Quebec with their young child.

Micheline is a self-employed translator. She has noticed a decrease in client demand and has experienced some income loss as a result. Laura is a stay-at-home mom.

Micheline and Laura are recent homebuyers. They're concerned with how they will manage their CMHC-insured mortgage and monthly bills.

They're also worried about Laura's elderly parents, who live alone on-reserve, and whose community has restricted entry and exit due to concerns over COVID-19.

### Available benefits

- ✓ CMHC-insured mortgage support
- ✓ Canada Emergency Response Benefit (CERB): **\$2,000** monthly for up to 4 months
- ✓ Temporary boost in Canada Child Benefit (CCB) payments: **\$300** added to their May 20, 2020 payment
- ✓ Extension granted for income tax filing and payments

#### **This could mean \$8,300 in additional support.**

Micheline and Laura didn't need to reapply for the CCB boost. This was automatically applied based on information from their 2018 tax return.

If they have questions about their benefits, or want to learn how to access them, they can visit [Canada.ca/economic-response-plan](https://Canada.ca/economic-response-plan).

If they have questions about their tax information they can call 1-800-959-8281. If Micheline would like information on CERB she can call 1-833-699-0299.

### In practical terms...

Micheline and Laura can seek mortgage and financing support from their financial institution if they are worried they will be unable to make their mortgage payments. Support could include a deferral on their mortgage payments.

Micheline could also be eligible for the CERB and receive \$2,000 monthly for up to 4 months if she has earned no more than \$1,000 in self-employment income for a period of 14 or more consecutive days within the initial 4-week benefit period. Micheline needs to confirm each time she applies that she does not expect to receive more than \$1000 in self-employment income for the entire 4-week period to get the benefit.

Micheline can defer any payment of income tax owing until after August 31, 2020, giving them more financial flexibility. Their May 20, 2020 CCB payment was also boosted by \$300.

Laura's parents may receive additional support from their First Nation's government, which has leveraged funding from the new [Indigenous Community Support Fund](#) to put additional measures in place to serve community members. These include getting goods to community members who are in preventative isolation or quarantine; support for Elders and food bank or nutritional assistance.

Indigenous Services Canada is also working with First Nations communities to provide needs-based support for health and emergency management.

