



Newcomers – Benefits and credits and COVID-19 Measures

The right information for the right start!

2019-2020

COVID-19 Measures

To help Canadians during the COVID-19 situation, the Government of Canada has:

- introduced the Canada emergency response benefit (CERB) (Updated)
- Introduced the Canada emergency student benefit (CESB) (Closed)
- Introduced 3 new Recovery Benefits to transition from CERB (New)
- provided a special one-time goods and services tax credit (GST/HST credit) payment
- increased the Canada child benefit (CCB) payment amounts
- extended benefit payments for an additional three months for those who are not able to file their 2019 returns on time
- provided a one-time tax-free payment to seniors eligible for the Old Age Security pension and the Guaranteed Income Supplement
- extended the filing and payment due dates for the 2019 tax season
- community organizations are now hosting free virtual tax clinics
- reduced minimum withdrawals for registered retirement income funds (RRIFs)
- provided a one-time \$600 payment in recognition of the extraordinary expenses that persons with disabilities are facing during the COVID-19 pandemic

For more information go to:
canada.ca/cra-coronavirus

Canada Emergency Response Benefit (CERB) : Updated

CERB has ended, however, you can still [apply for a period retroactively](#).

Retroactive Applications

- The CRA is continuing to accept and process retroactive applications until December 2, 2020.
- You can apply for periods 5 to 7 through the CRA's My Account or automated toll-free phone line at 1-800-959-2019 or 1-800-959-2041.
- You can apply for periods 1 to 4 by speaking to one of our agents at 1-800-232-1966. Please note that you may be required to provide additional documentation to the CRA prior to your application being approved.

For more information visit: www.canada.ca/CERB
or contact the Emergency Response Benefits Line at
1-833-966-2509

New COVID-19 measures, Fall 2020

In an effort to continue to help Canadians during the ongoing COVID-19 pandemic, the Government of Canada has created three new benefits:

- Canada Recovery Benefit
- Canada Recovery Sickness Benefit
- Canada Recovery Caregiving Benefit

Apply online at **My Account**
or call the automated toll-free line at
1-800-959-2019 or 1-800-959-2041

Canada Recovery Benefit (CRB)

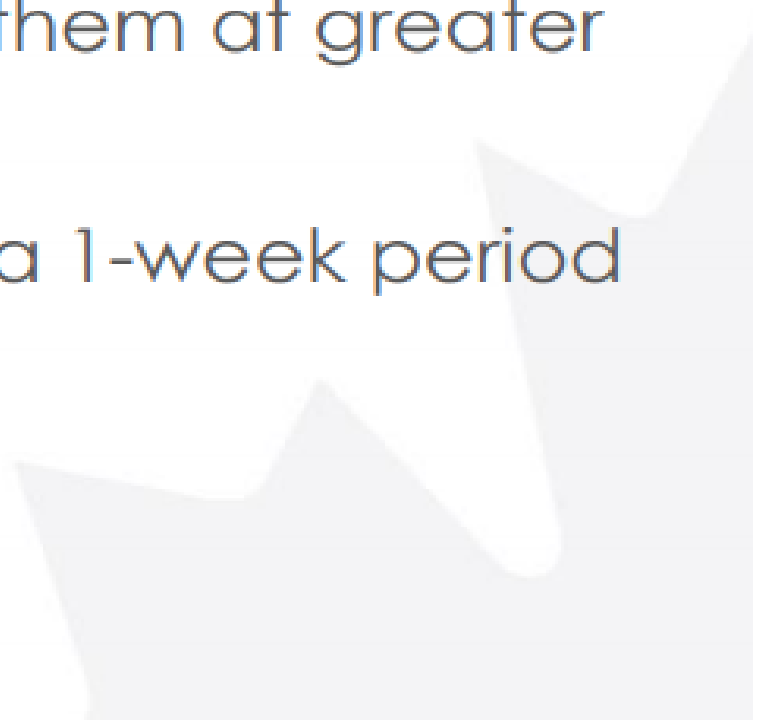
Gives income to support employed and self-employed individuals who are not entitled to employment insurance (EI).

- if eligible, you can receive \$1,000 for a 2-week period
- you need to apply every 2 weeks
- you may apply for up to 26 weeks

For more information go to:
canada.ca/cra-coronavirus

Canada Recovery Sickness Benefit (CRSB)

Gives income to support employed and self-employed individuals who are unable to work because they're sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

- if eligible, you can receive \$500 for a 1-week period
 - you need to apply every week
 - you may apply for up to 2 weeks
- 

Canada Recovery Caregiving Benefit (CRCB)

Gives income to support employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.

- if eligible, **your household** can receive \$500 for a 1-week period
- you need to apply every week
- you may apply for up to 26 weeks



Canadian tax system

Do you have to do your taxes?

Some of the reasons why you **must** to do your taxes are:

- You have to pay tax
- The CRA sent you a request to file a return

Even if you are not required to, you **have** to do your taxes if:

- You want to claim a tax refund
- You want to get benefit and credit payments

You must send your income tax and benefit return to the CRA each year by the deadline.

Benefits and credits

Some of the benefits and credits for which you may be eligible include:



Canada child benefit



Disability tax credit



Canada workers benefit



Goods and services tax/harmonized sales tax (GST/HST) credit



Child disability benefit



Related benefit and credit payments from provincial or territorial programs



Canada child benefit (CCB)

Canada child benefit (CCB)



- Tax-free payment made to the primary caregiver of a child under the age of 18.
- Up to **\$6,639** per year per child to help with cost of raising children.
- Related provincial and territorial payments.

Are you eligible for the CCB?

To get the CCB you **must**:

- live with a child who is under 18 years of age
- be primarily responsible for the care and upbringing of the child
- be a resident of Canada

Also, you or your spouse or common-law partner must be **one** of the following:

- a Canadian citizen
- a permanent resident
- a protected person
- a temporary resident with a valid permit in their 19th month of residency
- an Indian within the meaning of the Indian Act

Canada Child Benefit (CCB) and COVID-19

The maximum annual CCB payment amount was increased for the May 2020 payment:



- You could have received up to \$300 more per child.
- The amount is based on information from your 2018 tax return.
- Your family net income is used to calculate the amount, and shared custody rules apply.
- A 2018 return must be filed to get this benefit.

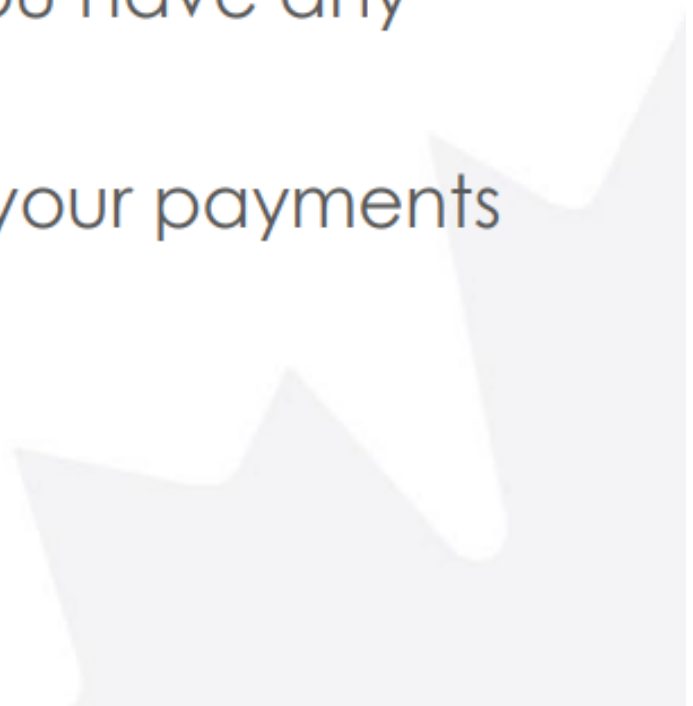
Maximum CCB payments

The maximum CCB amounts you could get, based on your 2018 return are:

Age of child	Prior to COVID-19	Including the COVID-19 top up
0 to 5 years	up to \$6,639/year	up to \$6,939/year
6 to 17 years	up to \$5,602/year	up to \$5,902/year

Respond to letters from the CRA

If you receive a letter from the CRA:

- Send the requested information to the CRA
 - Call the number on the letter if you have any questions
 - **Don't ignore the letter!** If you do, your payments could be delayed or stopped
- 



GST/HST credit



GST/HST credit

- Up to **\$580** per year **+\$153** per year, per child.
- You are a resident of Canada and you are 19 years of age or older.
- The credit is paid four times a year (July, October, January, and April).
- Related provincial payments

How is your GST/HST credit calculated?

The CRA calculates your GST/HST credit based on:

- the number of children you have registered with the CRA for benefits and credits
- your family net income



Goods and services tax credit (GST/HST credit) and COVID-19

- You would have received the extra payment amount automatically if you normally receive the GST/HST credit. The payment was issued on April 9, 2020.
- The amount was calculated based on your 2018 tax return. Therefore, a 2018 tax return must be filed to receive this payment.

If you're not eligible for the GST/HST credit amount, you may be eligible for the

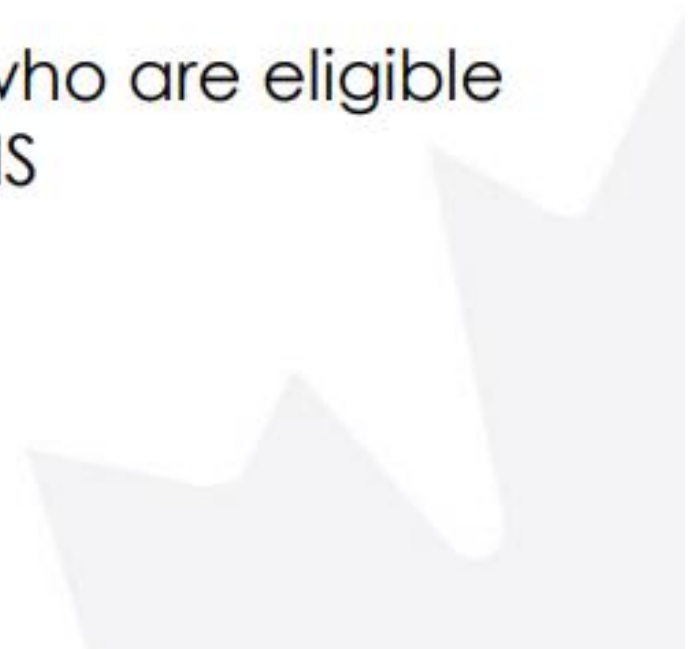
Canada emergency response benefit

Goods and services tax credit (GST/HST credit) and COVID-19

Late filing your 2018 tax return? File as soon as possible to get any retroactive benefits and credits.

Family situation	Original payment	Enhanced/topped up
Single individual with no children Net income: \$30,000	\$443.00	\$886.00
Single parent with two children Family net income: \$35,000	\$886.00	\$1,772.00
Couple with two children Family net income: \$50,000	\$275.44	\$1,161.45

One-time tax-free payment for seniors

- One-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS)
 - Up to a total of \$500 to individuals who are eligible to receive both the OAS and the GIS
- 



Disability tax credit (DTC) and child disability benefit (CDB)

Disability tax credit (DTC)

- Reduces the amount of income tax a person with a disability or supporting family member has to pay
- Being eligible for this credit opens the door to other programs

Eligibility for the DTC is based on the **effects** of the impairment, not on the medical condition itself.

How to apply for the DTC

Fill out **Form T2201** in **three steps** :

- 1 Fill in your personal information in Part A
- 2 Ask your medical practitioner to fill in Part B
- 3 Mail the filled out and signed form to the CRA

One-time tax-free payment for persons with disabilities

The Government of Canada will make a one-time \$600 payment in recognition of the extraordinary expenses that persons with disabilities are facing during the COVID-19 pandemic.

- The government will issue the payment by cheque or direct deposit, starting October 30, 2020.
- It complements other COVID supports, like the one-time payments through the goods and services tax credit and to seniors.

To apply for the disability tax credit (DTC) and receive the one-time payment, your completed Form T2201, Disability Tax Credit Certificate must be received by the Canada Revenue Agency by **December 31, 2020.**

Eligibility

You are entitled to the one-time payment if one of these applies to you:

- you have been approved for the Disability Tax Credit (DTC) certificate and the certificate has not expired
- you apply for a DTC certificate **and** the CRA receives your completed Form T2201, Disability Tax Credit Certificate **by December 31, 2020, and** it approves your application
- as of July 1, 2020, you are receiving benefits from one of these plans:
 - Canada Pension Plan Disability
 - Quebec Pension Plan Disability, or



(continued on next slide)

Eligibility, continued

- one of these disability supports from Veterans Affairs Canada (VAC):
 - Disability Pension
 - Disability Award
 - Pain and Suffering Compensation
 - Critical Injury Benefit
 - Rehabilitation Services and Vocational Assistance Program
 - Income Replacement Benefit, and/or
 - Canadian Forces Income Support

You do not have to apply to receive the payment, it will be sent to you automatically if you are eligible for the disability tax certificate or are in receipt of CPP QPP or VAC disability benefits.

Applying for the disability tax credit

- If you think you are eligible for the one-time payment, but you don't already have a disability tax credit (DTC) certificate, you have to apply for one.
- The CRA must receive your completed form T2201, Disability Tax Credit Certificate, **by December 31, 2020**.
- If the CRA approves your application, it will send you the one-time special payment.

canada.ca/disability-tax-credit

If you need to confirm your eligibility

To confirm your eligibility, or to ensure we have up to date address and banking information:

Disability Tax Credit

Telephone: 1-800-959-8281

TTY: 1-800-665-0354

Canada Pension Plan Disability

Telephone: 1-800-277-9914

TTY: 1-800-255-4786

Quebec Pension Plan Disability

Telephone: 1-800-463-5185

Veterans Affairs Canada

Telephone: 1-866-522-2122

TTY: 1-800-567-5803

Online through My VAC Account secure messaging

Child disability benefit (CDB)

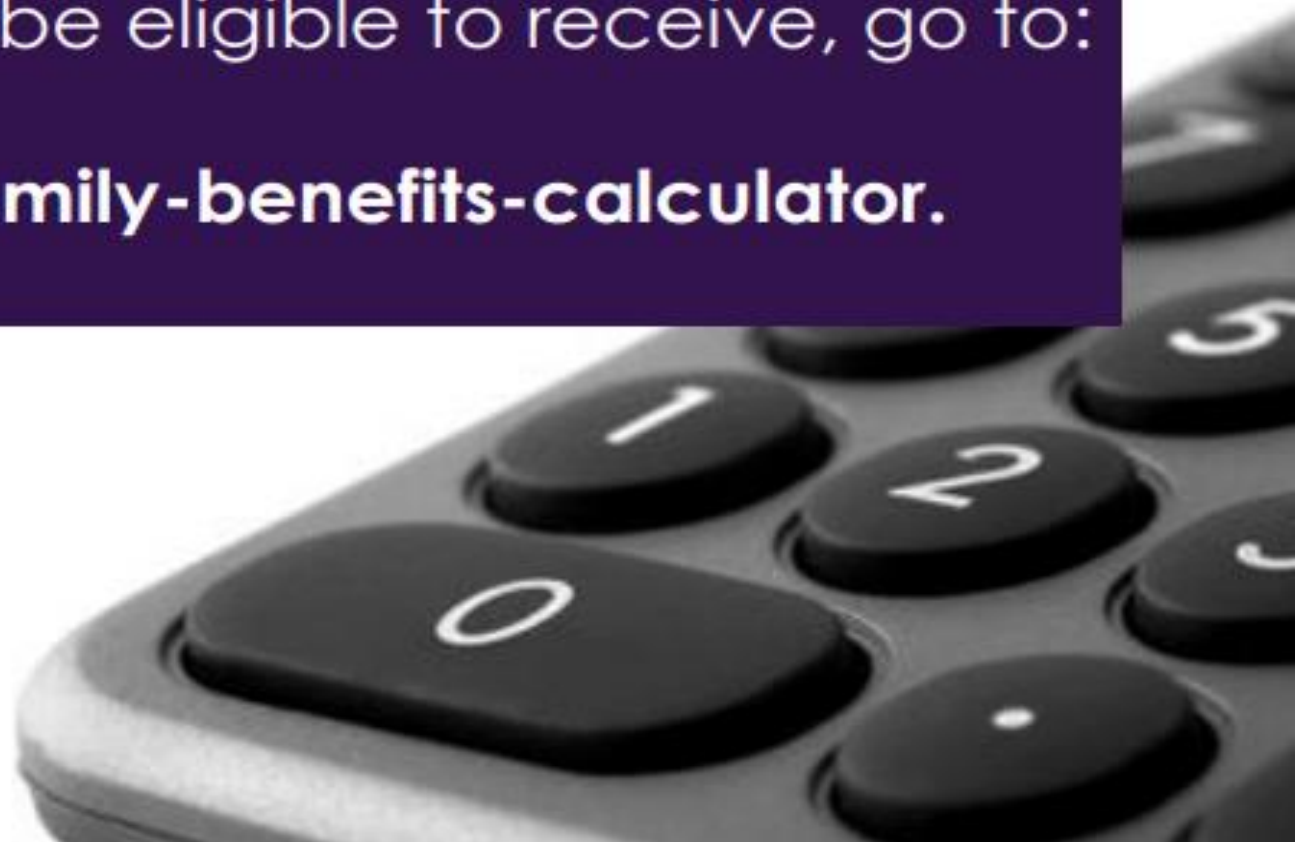
- tax-free payment made to families who care for a child under the age of 18 who is eligible for the disability tax credit
- up to **\$2,832** per year
- paid monthly along with the Canada child benefit



How much money will you get?

To get an estimate of the benefit and credit payments you may be eligible to receive, go to:

canada.ca/child-family-benefits-calculator.



Extended benefit payments

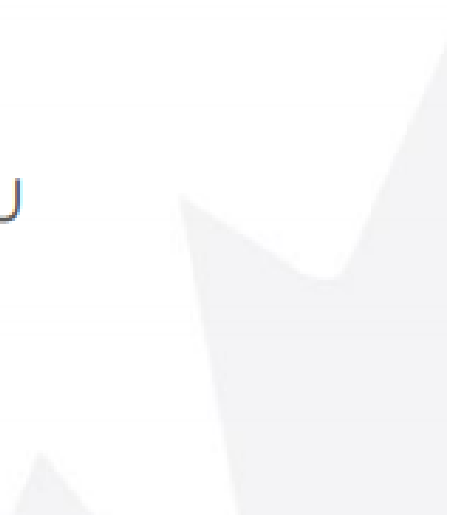
- Eligible Canadians receiving the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit and/or the Canada child benefit (CCB) will continue to receive these payments until the end of September 2020.
- If the 2019 tax return is not filed by June 1, 2020, payment amounts will be based on information from 2018 tax returns.
- If 2019 tax returns are not received and assessed by early September 2020, estimated benefits and/or credits will stop in October 2020 and the taxpayer will have to repay the estimated amounts that were issued as of July 2020.



A few things to remember

Underground economy

How can you protect yourself from the risks?

- Report all of your income
 - Work for employers who protect you
 - Get a written contract or receipt
- 

Avoid payment interruptions

- Do your taxes **every year, even if you have no income to report**. If you have a spouse or common-law partner, they also have to do their taxes every year.
- Keep your personal information up to date with the CRA.



Three ways to do your taxes

1. Online

- Free tax software are available at canada.ca/netfile

2. On paper

- Download a tax package at canada.ca/taxes-general-package

3. Get a volunteer or a service provider to do them for you

- A volunteer from the Community Volunteer Income Tax Program can do your taxes **for free**.
- A service provider can do your taxes **for a fee**. Go to canada.ca/efile-individuals and click on "Where can you find an EFILE service provider?"

Contact the CRA if any of the following happens:

- Your address changes
- Your marital status changes
- The number of children in your care changes
- You start or stop sharing a child's custody
- Your child or your spouse or common-law partner has died
- Your residency status changes
- Your direct deposit information changes

To update your information, call **1-800-387-1193**.

Authorizing a representative



You can give permission to another person (such as a family member, a friend, or an accountant) to deal with the CRA for you.

You don't need to authorize someone as a representative if that person is only doing your taxes.

Form AUT-01 Authorize a representative for access by phone and mail

My Account

After you have done your taxes for the first time, you can sign up for My Account.

Manage your tax and benefit affairs quickly, conveniently, and securely...all online at **canada.ca/my-cra-account**.



Get your payments faster!

Direct deposit lets the CRA deposit your tax refund and your benefit and credit payments directly into your bank account.

How to sign up:

- Find the direct deposit enrolment form at:
 - canada.ca/cra-direct-deposit
 - your financial institution
- Call **1-800-959-8281**

The background image shows two hands, one from the left and one from the right, reaching towards each other. The hands are slightly out of focus. Overlaid on the image are several semi-transparent geometric shapes, including triangles and polygons in shades of light blue and white, creating a modern, abstract design.

Community Volunteer Income Tax Program (CVITP)

Through the CVITP, volunteers prepare income tax and benefit returns for those who are eligible, for free!

Who is eligible for the CVITP?

Suggested family income	
1 person	\$35,000
2 persons	\$45,000
3 persons	\$47,500

Examples of simple tax situations:

- employment income
- less than \$1,000 in interest income
- scholarships, fellowships, bursaries or grants
- benefits, such as social assistance

Become a participating organization!

The CRA provides participating community organizations and their volunteers with:

- training
- free income tax preparation software
- access to a toll-free dedicated telephone line
- surplus computers (when available)
- promotional products and services



To become a participating community organization, register online at [**canada.ca/taxes-volunteer**](https://canada.ca/taxes-volunteer).



Volunteer!

To become a CVITP volunteer, you must:

- affiliate with a community organization
- be willing to learn basic tax information
- register online at [**canada.ca/taxes-volunteer**](https://canada.ca/taxes-volunteer)
- meet security requirements
- apply for an EFILE account for electronic filing at [**canada.ca/efile**](https://canada.ca/efile)

Learning about taxes

A free online course that teaches you how to prepare an income tax and benefit return.



canada.ca/taxes-educators



For more information

Useful web addresses and phone numbers	
Information for newcomers	canada.ca/taxes-newcomers
Disability tax credit	canada.ca/disability-tax-credit
Useful information to do your taxes	canada.ca/taxes-get-ready
Tax forms and guide	canada.ca/guide-t1-general
Community Volunteer Income Tax Program	canada.ca/taxes-help
CRA forms and publications	canada.ca/cra-forms
My Account	canada.ca/my-cra-account
Direct deposit	canada.ca/cra-direct-deposit
Individual enquiries (and get forms)	1-800-959-8281
Benefits enquires	1-800-387-1193
Emergency Response Benefits	1-833-966-2099